

Information to identify the case:			
Debtor 1	Gerald Miller		Social Security number or ITIN xxx-xx-6987
	First Name	Middle Name	Last Name
Debtor 2	Catherine Miller		Social Security number or ITIN xxx-xx-0237
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-70492-JAD			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Gerald Miller

Catherine Miller

11/6/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gerald Miller
Catherine Miller
Debtor(s)

Case No. 17-70492-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: dkam

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Date Rcvd: Nov 06, 2020

Form ID: 3180W

Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Gerald Miller, Catherine Miller, 103 Jacksonville Road, Homer City, PA 15748-1108
cr	+ S&T Bank, 355 North Fifth Street, Indiana, PA 15701-1940
14651648	+ ASCAP, P.O. Box 331608, Nashville, TN 37203-7515
14651649	+ Berkheimer, P.O. Box 995, 50 North Seventh St., Bangor, PA 18013-1798
14651650	+ Blackburn Russell Company, Inc., 157 Railroad St., P.O. Box 157, Bedford, PA 15522-0157
14651651	Brian M. Kile, Esquire, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14651652	+ CICJA Sewage, 603 South Main Street, Homer City, PA 15748-1615
14651653	+ CICWA Water, 30 East Wiley Sreet, Homer City, PA 15748-1543
14651655	++ ELDERTON STATE BANK, 143 N MAIN ST, PO BOX 427, ELDERTON PA 15736-0427 address filed with court:, Elderton State Bank, 143 North Main Street, Elderton, PA 15736
14925570	Edna Miller, 103 Palmer Ave., Patton, PA 16668
14662386	+ Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14674963	+ First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
14651657	+ Fox's Pizza Den, 4425 William Penn Highway, Murrysville, PA 15668-1917
14747743	+ Fox's Pizza Distribution, Inc., c/o Jeffrey Owen, Esq., Cooper Owen & Renner, 1 Priority Lane, Box 419, Murrysville, PA 15668-6617
14651658	+ Gregory & Annette Cusiamo, 50 E. Liberty Street, Homer City, PA 15748-1122
14651659	+ Huggins Sanitation, 779 Front Street, Mahaffey, PA 15757-8909
14651661	+ Jeffrey R. Owen, Esquire, Cooper Owen & Renner, P.C., 1 Priority Lane, P.O. Box 419, Murrysville, PA 15668-0419
14651662	+ MailShark Marketing, 4125 New Holland Rd., Mohnton, PA 19540-8632
14651663	NuCO2, P.O. Box 417902, Stuart, FL 34997
14651665	+ Penelec, P.O. Box 16001, Reading, PA 19612-6001
14680336	+ Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828
14652365	S&T Bank, c/o Brian M. Kile, Esquire, Grenen & Birsic, PC, One Gateway Center, 9th Floor, Pittsburgh, PA 15222
14652364	+ S&T Bank, 355 North 5th Street, Indiana, PA 15701-1940
14651667	+ S&T Bank, PO Box 190, Indiana, PA 15701-0190
14651668	+ S&T Bank/Visa, P.O. Box 790408, Saint Louis, MO 63179-0408

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2020 01:58:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14651654	+ EDI: COMCASTCBLCENT	Nov 07 2020 05:28:00	Comcast, 676 Island Pond Rd., Manchester, NH 03109-4840
14651656	Email/Text: bankruptcynotice@fcbanking.com	Nov 07 2020 01:58:00	First Commonwealth Bank, P.O. Box 400, Indiana, PA 15701
14651660	+ EDI: IRS.COM		

District/off: 0315-7

User: dkam

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		Nov 07 2020 05:28:00	Internal Revenue, Bureau of Collections and Taxpayer Servi, P.O. Box 2811041, Harrisburg, PA 17128-0001
14651664	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2020 01:58:00	PA Department of Revenue, Bureau of Compliance, 5th Floor Strawberry Square, Harrisburg, PA 17128-0001
14653367	+ EDI: PRA.COM	Nov 07 2020 05:28:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14665158	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 07 2020 01:58:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14743832	EDI: ECMC.COM	Nov 07 2020 05:28:00	U S Department of Education, P O Box 16448, St. Paul, MN 55116-0448
TOTAL: 8			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FIFTH THIRD BANK
cr		Fifth Third Bank
cr		Fox's Pizza Den, Inc.
cr		Fox's Pizza Distribution, Inc.
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
cr	*+	First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040, 444 Liberty Avenue, Pittsburgh, PA 15222-1225
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14887807	*+	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
14651666	##	Peoples Gas, P.O. Box 6766, Pittsburgh, PA 15212-0766

TOTAL: 4 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 08, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 6, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor FIFTH THIRD BANK bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Fifth Third Bank bnicholas@kmlawgroup.com
Brian M. Kile	

District/off: 0315-7

User: dkam

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on behalf of Defendant S & T Bank bkile@grenenbirsic.com mcpupec@grenenbirsic.com;lstanger@grenenbirsic.com

Brian M. Kile

on behalf of Creditor S&T Bank bkile@grenenbirsic.com mcpupec@grenenbirsic.com;lstanger@grenenbirsic.com

Donald R. Calaiaro

on behalf of Plaintiff Catherine Miller dcalaiaro@c-vlaw.com
cvlaw.ecf.dcalaiaro@gmail.com;ahcath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Joint Debtor Catherine Miller dcalaiaro@c-vlaw.com
cvlaw.ecf.dcalaiaro@gmail.com;ahcath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Debtor Gerald Miller dcalaiaro@c-vlaw.com
cvlaw.ecf.dcalaiaro@gmail.com;ahcath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Donald R. Calaiaro

on behalf of Plaintiff Gerald Miller dcalaiaro@c-vlaw.com
cvlaw.ecf.dcalaiaro@gmail.com;ahcath@c-vlaw.com;kmosur@c-vlaw.com;bhassain@c-vlaw.com;ssimmons@c-vlaw.com;mped
uto@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Jacob Oresick

on behalf of Creditor Fox's Pizza Den Inc. joresick@cbattorneys.com

Jacob Oresick

on behalf of Creditor Fox's Pizza Distribution Inc. joresick@cbattorneys.com

James W. Creenan

on behalf of Creditor Fox's Pizza Den Inc. jcreenan@cbattorneys.com, jparise@cbattorneys.com

James W. Creenan

on behalf of Creditor Fox's Pizza Distribution Inc. jcreenan@cbattorneys.com, jparise@cbattorneys.com

Mark B. Peduto

on behalf of Debtor Gerald Miller mpeduto@c-vlaw.com
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Mark B. Peduto

on behalf of Joint Debtor Catherine Miller mpeduto@c-vlaw.com
jadam@c-vlaw.com;ssimmons@c-vlaw.com;kmosur@c-vlaw.com;apratt@c-vlaw.com;rfeil@c-vlaw.com;eratti@c-vlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Preston D. Jaquish

on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

TOTAL: 18